

Information to identify the case:

Debtor 1	Charles C. Roberts	Social Security number or ITIN	xxx-xx-4736
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20193-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles C. Roberts

5/17/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles C. Roberts
Debtor

Case No. 18-20193-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 17, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db	+ Charles C. Roberts, 385 Prison Road, Waynesburg, PA 15370-8020
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14760842	Centre Collections, LTD, P.O. Box 360, Cumberland, MD 21501-0360
14810315	+ Chessie Federal Credit Union, c/o Centre Collections, PO Box 360, Cumberland, MD 21501-0360
14760847	+ Fidelity Properties, P.O. Box 2055, Alliance, OH 44601-0055
14773132	+ Mary A. Roberts, 312 Parkview Koll, Carmichaels, PA 15320-1370
14760849	+ Mary A. Roberts, 145 Rices Landing Road, Rices Landing, PA 15357-1104
14773131	+ P.O. Box 14560, Lexington, KY 40512-4560
14760851	Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza @ Suburban Station, 1617 John F. Kennedy Blvd.--Suite 1400, Philadelphia, PA 19103-1814
14760855	+ University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 18 2023 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2023 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	May 18 2023 03:47:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14760841	EDI: CAPITALONE.COM	May 18 2023 03:47:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14760843	+ Email/Text: COLLECTIONS@CHESSIEFCU.ORG	May 18 2023 00:04:00	Chessie Federal Credit Union, 141 Baltimore Street, Cumberland, MD 21502-2377
14760844	+ EDI: CITICORP.COM	May 18 2023 03:47:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14760845	Email/PDF: creditonebknofications@resurgent.com	May 18 2023 00:26:26	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14795592	EDI: DIRECTV.COM	May 18 2023 03:47:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14760846	Email/Text: bankrupt-adjdept@wesbanco.com		

District/off: 0315-2

User: auto

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Date Rcvd: May 17, 2023

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		May 18 2023 00:04:00	ESB Bank, 600 Lawrence Avenue, Ellwood City, PA 16117-1930
14760848	EDI: IRS.COM		
		May 18 2023 03:47:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14771030	EDI: AGFINANCE.COM		
		May 18 2023 03:47:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14760850	EDI: AGFINANCE.COM		
		May 18 2023 03:47:00	One Main Financial, P.O. Box 3327, Evansville, IN 47732-3327
14803003	Email/Text: Bankruptcy.Notices@pnc.com		
		May 18 2023 00:02:00	PNC Bank, N.A., Attention: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH, 45342
14760852	Email/Text: Bankruptcy.Notices@pnc.com		
		May 18 2023 00:02:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
14940910	EDI: PRA.COM		
		May 18 2023 03:47:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14802361	EDI: PRA.COM		
		May 18 2023 03:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14761520	+ EDI: RECOVERYCORP.COM		
		May 18 2023 03:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14760853	EDI: CITICORP.COM		
		May 18 2023 03:47:00	Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
14760854	+ EDI: LCITDAUTO		
		May 18 2023 03:47:00	TD Auto Finance, P.O. Box 9223, Farmington Hills, MI 48333-9223
14799377	+ Email/Text: bankrupt-adjdept@wesbanco.com		
		May 18 2023 00:04:00	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling WV 26003-3565

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com

Daniel R. White

on behalf of Debtor Charles C. Roberts lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

James A. Prostko

on behalf of Creditor PNC BANK N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com

Jerome B. Blank

on behalf of Creditor PNC BANK N.A. jblank@pincuslaw.com

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7